



Coast Guard HR Flag Voice 79

FINDING TRICARE PROVIDERS FOR ACTIVE DUTY FAMILY MEMBERS

As discussed in FLAG VOICE 60, there are several options for health care available for family members under the DoD TRICARE program. Many variables affect selecting the TRICARE options of Prime, Standard and Extra. Unfortunately, there are locations of Coast Guard active duty units where there is no network available for TRICARE Prime. However, a recent Navy Times article noted that some military families in remote areas have access to Tricare Prime, our least expensive health care option, but apparently not all of those eligible know it. Here is an example:

An active duty member stationed in a remote location sought care for his dependents from a local provider. The member uses the TRICARE Website (<http://www.tricare.osd.mil>) to investigate the availability of TRICARE Prime providers within a 20-mile radius of his area. He finds that there is TRICARE Prime Remote for himself and TRICARE Standard (open choice of authorized providers) or Extra (a selective network of providers) for his family. This scenario has the potential for significant out-of-pocket costs to the member, unless he is able to find a TRICARE Prime provider network within a reasonable commute for his family.

The member's next step was to contact the local Health Benefits Advisor (HBA). Unable to get the specific answer from the local HBA, he was referred to the toll-free information line. Through that means the member was informed that if he put in a larger radius (40 miles instead of 20), he had the potential of locating options for TRICARE Prime for his family. Fortunately, there was a TRICARE Prime provider located 25 miles from his home which had the capacity to enroll his family.

The local or Maintenance and Logistics Command HBAs are valuable resources to help us explore options within the TRICARE system. There are significant potential savings, often in the order of hundreds of dollars of out-of-pocket costs.

If the DoD managed care support contractor is able to establish a TRICARE Prime network in remote areas in reasonable proximity to their location, then active duty members and their dependants may utilize this network. If the contractor is unable to establish such a network, which happens often in very remote locations throughout the country, then the active duty family members will need to seek care from providers who are authorized under TRICARE to provide the Standard or Extra benefit.

I encourage commands, active duty members or family members to contact their local HBA, followed

by the MLC toll-free information line (800) 9HBA-HBA (942-2422) if necessary, to receive the most up to date information on available TRICARE authorized providers and networks in your area.

Meanwhile, we are working with DoD to institute changes to TRICARE to better serve all Coast Guard families, wherever they may be stationed. One of the key initiatives in this regard is the potential for offering a TRICARE Prime like benefit in all areas, regardless of the ability to establish a TRICARE Prime network. Establishing this "TRICARE Prime Remote" benefit option for active duty family members is a high priority within both the Coast Guard and DoD. This is part of the Chairman's, Joint Chiefs of Staff, plan to improve TRICARE. As this will take a legislative change, optimistically it could take 18 months to implement.

Regards, FL Ames

Congratulations to the Coast Guard Reserve on their anniversary!

ALCOAST

COMDTNOTE 5700

SUBJ: ANNIVERSARY OF THE COAST GUARD RESERVE

1. 19 FEBRUARY MARKS THE 59TH ANNIVERSARY OF THE COAST GUARD RESERVE. I CONGRATULATE THE MEN AND WOMEN OF THE RESERVE ON ANOTHER YEAR OF EXCEPTIONAL SERVICE TO AMERICA.

2. FOR THE PAST 59 YEARS, COAST GUARD RESERVISTS HAVE STOOD THE WATCH, READY TO MEET AMERICA'S MARITIME NATIONAL SECURITY NEEDS. THIS PAST YEAR HAS BEEN ONE OF EXTRAORDINARY ACHIEVEMENT. OUR RESERVE FORCE REACHED ITS AUTHORIZED STRENGTH OF 8000. THE COAST GUARD HAS COMMISSIONED ITS SIXTH RESERVE-STAFFED PORT SECURITY UNIT. RESERVISTS WERE RECALLED FOR RESCUE AND RESPONSE EFFORTS AFTER HURRICANE FLOYD AND STOOD READY TO RESPOND TO Y2K CONTINGENCIES. IN FY99 RESERVISTS PROVIDED 119,041 AUGMENTATION DAYS IN SUPPORT OF COAST GUARD OPERATIONS, ESPECIALLY COUNTER-DRUG OPS. OVER 180 SELECTED RESERVISTS HAVE ANSWERED THE CALL TO FILL CRITICAL ACTIVE DUTY VACANCIES ON EXTENDED ACTIVE DUTY. I TAKE SPECIAL NOTE AND SALUTE THE MANY DEDICATED RESERVISTS WHO TRAVEL LONG DISTANCES TO REACH THEIR DRILL SITES, AS WELL AS THE FAMILIES AND EMPLOYERS WHO STEADFASTLY SUPPORT OUR MEMBERS' SERVICE TO THE NATION.

3. A RAPIDLY CHANGING WORLD PRESENTS A MYRIAD OF CHALLENGES FOR OUR SERVICE. AS RESERVISTS, YOU HAVE A WEALTH OF KNOWLEDGE TO SHARE WITH YOUR COMMANDS. CONTINUE TO USE THAT KNOWLEDGE AND EXPERTISE TO HELP TEAM COAST GUARD DO AN EVEN BETTER JOB, GUIDED BY OUR CORE VALUES OF HONOR, RESPECT AND DEVOTION TO DUTY.

4. I ENCOURAGE ALL TEAM COAST GUARD MEMBERS TO CONGRATULATE THEIR RESERVE SHIPMATES ON THE RESERVE'S BIRTHDAY. TO EACH RESERVIST: I AM PROUD OF YOUR SERVICE, YOUR COMMITMENT AND YOUR CONTRIBUTIONS.

5. SEMPER PARATUS. /S/ADM LOY



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